



UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
Address: COMMISSIONER FOR PATENTS
P.O. Box 1450
Alexandria, Virginia 22313-1450
www.uspto.gov

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/592,776	06/13/2000	Lambert Wayne LeRoux	014354.0002/B66604	8001
33649	7590	12/13/2007		
Mr. Christopher John Rourk Jackson Walker LLP 901 Main Street, Suite 6000 DALLAS, TX 75202			EXAMINER GRAHAM, CLEMENT B	
			ART UNIT	PAPER NUMBER
			3692	
			MAIL DATE	DELIVERY MODE
			12/13/2007	PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary	Application No. 09/592,776	Applicant(s) LEROUX ET AL.	
	Examiner Clement B. Graham	Art Unit 3628	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 02 December 2002.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-20 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-20 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____ |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | 5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152) |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

1. Claims 1-20 remained pending.

Claim Rejections - 35 USC § 101

2. 35 U.S.C. 101 reads as follows:

Whoever invents or discovers any new and useful process, machine, manufacture, or composition of matter, or any new and useful improvement thereof, may obtain a patent therefor, subject to the conditions and requirements of this title.

Claims 1, and 10, are rejected under 35 U.S.C. 101 because the claimed invention is directed to non-statutory subject matter.

Applicant's claims are directed to an algorithm. Specifically, claims 1 and 10 recites "receiving data", "correlating data", however these steps are mere ideas in the abstract (i.e., abstract idea, law of nature, natural phenomena) that do not apply, involve, for example) and abstract ideas without a practical application are found to be non-statutory subject matter. Therefore, Applicant's claims are non-statutory as they do not produce a useful, concrete and tangible result.

Claim Rejections - 35 USC § 103

3. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

4. Claims 1-20, are rejected under 35 U.S.C. 103(a) as being unpatentable over Takayama U.S. Patent 6, 332, 133.

As per claim 1, Takayama discloses a system for processing electronic payment transaction data comprising: a front-end system receiving transaction data from one or more merchants;
a back-end system receiving payment data from one or more payment systems (see column 19 lines 18-67 and column 20-lines1-11) and a reporting system. (see column 19 lines 18-67 and column 20-lines1-11 and column 25 lines 31-67 and column 26 lines 1-5).

Takayama fail to explicitly teach correlates at least one data table entry in the transaction data with at least one data table entry in the payment data.

Art Unit: 3692

However Takayama teaches upon receiving from the charging means the message containing data requesting a settlement processing, the merchant information processing means generates a message requesting a settlement processing and transmits the message to the service manager information processing means; upon receiving from the payment means the message containing data requesting a payment process, the user information processing means generates a message requesting a payment process and transmits the message to the service manager information processing means; the service manager information means employs identification information included in the message to compare the received messages, and generates the service director information processing means to define an information processing means group that is composed of the merchant information processing means, the user information processing means and the service director information processing means; the service director information processing means selects a settlement means to perform a settlement processing by comparing the message requesting a settlement processing with the message requesting a payment process, and requests that the service manager information processing means add to the group a settlement system information processing means that corresponds to the selected settlement means; the service manager information processing means generates and adds to the group the requested settlement system information processing means; the service director information means generates a message requesting a settlement processing and transmits the message to the settlement system information processing means; upon receiving the message, the settlement system information processing means generates data for a message requesting settlement processing and transmits the message containing the data to the settlement means. (see column 19 lines 18-67 and column 20-lines1-11).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Takayama service manager information means employs identification information included in the message to compare the received messages, and generates the service director information processing means to define an information processing means group that is composed of the merchant

information processing means, the user information processing means and the service director information processing means; the service director information processing means selects a settlement means to perform a settlement processing by comparing the message requesting a settlement processing with the message requesting a payment process would have been able to perform the same functions of correlating at least one data table entry in the transaction data with at least one data table entry in the payment data.

As per claim 2, Takayama discloses wherein the reporting system further comprises a data display system that displays at least one data field from the transaction data table entry with at least one data field from the payment data table entry. (see column 19 lines 18-67 and column 20-lines1-11 and column 25 lines 31-67 and column 26 lines 1-5).

As per claim 3, Takayama discloses wherein the front-end system further comprises a transaction detail system receiving one or more of the group comprising rental pickup date, rental return data, rental agreement data, rental agreement value, extra charge data, order number data, secure electronic commerce transaction data, cardholder certificate data, non-authenticated transaction data, merchant certificate data, channel encrypted transaction data, and non-secure transaction status data. (see column 19 lines 18-67 and column 20-lines1-11 and column 25 lines 31-67 and column 26 lines 1-5).

As per claim 4, Takayama discloses wherein the front-end system further comprises a fuel transaction system receiving one or more of the group comprising vehicle identification data, odometer data, driver data, and. product code data. (see column 19 lines 18-67 and column 20-lines1-11 and column 25 lines 31-67 and column 26 lines 1-5).

As per claim 5, Takayama discloses wherein the front-end system further comprises a restaurant transaction system receiving one or more of the group comprising tip data, employee number, server number, food transaction identifier, and beverage transaction identifier. (see column 19 lines 18-67 and column 20-lines1-11 and column 25 lines 31-67 and column 26 lines 1-5).

Art Unit: 3692

As per claim 6, Takayama discloses wherein the back-end system further comprises a payment transactions system receiving one or more of the group comprising cardholder number, amount of transaction, transaction type, merchant number, transaction date , transaction identification number, batch identification number, outlet identification number, downgrade reason, downgrade data, card type, charge type, acquirer reference number, merchant outlet number, service level, terminal identification, magnetic key, deposit date, loading date, transaction code, authorization code, reject code, card-specific data, and validation code. (see column 19 lines 18-67 and column 20-lines1-11 and column 25 lines 31-67 and column 26 lines 1-5).

As per claim 7, Takayama discloses wherein the back-end system further comprises a disposition system receiving one or more of the group comprising case number, iteration number, sequence number, resolution type, disposition date, merchant outlet number, chargeback amount, chargeback date, chargeback reason identification, acquirer reference number, original reference number, outlet identification, card brand, and loading date. (see column 19 lines 18-67 and column 20-lines1-11 and column 25 lines 31-67 and column 26 lines 1-5).

As per claim 8, Takayama discloses wherein the back-end system further comprises a deposit correction system receiving one or more of the group comprising processing date, batch identification, outlet identification, deposit correction notice, exception code number, merchant outlet number, transaction identification number, loaded date, control identification number. (see column 19 lines 18-67 and column 20-lines1-11 and column 25 lines 31-67 and column 26 lines 1-5).

As per claim 2, Takayama discloses wherein the back-end system further comprises a reversal system receiving one or more of the group comprising case number, iteration number, sequence number, reversal date, chargeback amount field, chargeback date field, chargeback reason identification, acquirer reference number, original reference 5 number, outlet identification, card brand transaction date, and loading date. (see column 19 lines 18-67 and column 20-lines1-11 and column 25 lines 31-67 and column 26 lines 1-5).

Art Unit: 3692

As per claim 10, Takayama discloses a method for presenting transaction data comprising:

receiving transaction data generated by one or more merchants;

receiving payment data generated by one or more payment systems

. (see column 19 lines 18-67 and column 20-lines 1-11 and column 25 lines 31-67 and column 26 lines 1-5).

Takayama fail to explicitly teach correlating at least one data table entry in the transaction data with at least one data table entry in the payment data.

However Takayama teaches upon receiving from the charging means the message containing data requesting a settlement processing, the merchant information processing means generates a message requesting a settlement processing and transmits the message to the service manager information processing means; upon receiving from the payment means the message containing data requesting a payment process, the user information processing means generates a message requesting a payment process and transmits the message to the service manager information processing means; the service manager information means employs identification information included in the message to compare the received messages, and generates the service director information processing means to define an information processing means group that is composed of the merchant information processing means, the user information processing means and the service director information processing means; the service director information processing means selects a settlement means to perform a settlement processing by comparing the message requesting a settlement processing with the message requesting a payment process, and requests that the service manager information processing means add to the group a settlement system information processing means that corresponds to the selected settlement means; the service manager information processing means generates and adds to the group the requested settlement system information processing means; the service director information means generates a message requesting a settlement processing and transmits the message to the settlement system information processing means; upon receiving the message, the settlement system information processing means generates

data for a message requesting settlement processing and transmits the message containing the data to the settlement means. (see column 19 lines 18-67 and column 20-lines1-11).

Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the teachings of Takayama service manager information means employs identification information included in the message to compare the received messages, and generates the service director information processing means to define an information processing means group that is composed of the merchant information processing means, the user information processing means and the service director information processing means; the service director information processing means selects a settlement means to perform a settlement processing by comparing the message requesting a settlement processing with the message requesting a payment process would have been able to perform the same functions of correlating at least one data table entry in the transaction data with at least one data table entry in the payment data.

As per claim 11, Takayama discloses further comprising displaying at least one data field from the transaction data table entry with at least one data field from the payment data table entry.(see column 19 lines 18-67 and column 20-lines1-11 and column 25 lines 31-67 and column 26 lines 1-5).

As per claim 12, Takayama discloses wherein displaying at least one data field from the transaction data table entry comprises displaying at least one transaction detail data field. (see column 19 lines 18-67 and column 20-lines1-11 and column 25 lines 31-67 and column 26 lines 1-5).

As per claim 13, Takayama discloses wherein displaying at least one data field from the transaction data table entry comprises displaying at least one fuel transaction data field. (see column 19 lines 18-67 and column 20-lines1-11 and column 25 lines 31-67 and column 26 lines 1-5).

As per claim 14, Takayama discloses wherein displaying at least one data field from the payment data table entry comprises displaying at least one payment

Art Unit: 3692

transactions data field. (see column 19 lines 18-67 and column 20-lines1-11 and column 25 lines 31-67 and column 26 lines 1-5).

As per claim 15, Takayama discloses wherein displaying at least one data field from the payment data table entry comprises displaying at least one disposition data field. (see column 19 lines 18-67 and column 20-lines1-11 and column 25 lines 31-67 and column 26 lines 1-5).

As per claim 16, Takayama discloses 16. The method of claim 11 wherein displaying at least one data field from the payment data table entry comprises displaying at least one deposit correction data field. (see column 19 lines 18-67 and column 20-lines1-11 and column 25 lines 31-67 and column 26 lines 1-5).

As per claim 17, Takayama discloses wherein displaying at least one data field from the payment data table entry comprises displaying at least one reversal data field. (see column 19 lines 18-67 and column 20-lines1-11 and column 25 lines 31-67 and column 26 lines 1-5).

As per claim 18, Takayama discloses a system for reporting electronic payment transaction data comprising:

a transaction system that receives front-end transaction data from one or more merchant systems and payment data from one or more payment systems; and
a reporting system that correlates at least one data table entry in the transaction data with 5 at least one data table entry in the payment data. (see column 19 lines 18-67 and column 20-lines1-11 and column 25 lines 31-67 and column 26 lines 1-5).

As per claim 19, Takayama discloses wherein the front-end system receiving the transaction data from the one or more merchants comprises a front end credit card transaction processing system performing credit card transaction processing prior to submission of credit card transactions to a credit card account holder for payment. (see column 19 lines 18-67 and column 20-lines1-11 and column 25 lines 31-67 and column 26 lines 1-5).

As per claim 20, Takayama discloses wherein the back-end system receiving the payment data from the one or more payment systems comprises a back-end credit card transaction processing system performing credit card transaction processing after

Art Unit: 3692

submission of credit card transactions to a credit card account holder for payment. (see column 19 lines 18-67 and column 20-lines1-11 and column 25 lines 31-67 and column 26 lines 1-5).

Conclusion

Response to Arguments

5. Applicant 's arguments filed on 12/02/2002 are moot in view of the new grounds of rejections.

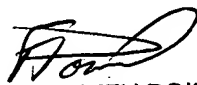
6. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Clement B Graham whose telephone number is 571-272-6795. The examiner can normally be reached on 7am to 5pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Kambiz Abd1 can be reached on 571-272-6702. The fax phone numbers for the organization where this application or proceeding is assigned are 703-305-0040 for regular communications and 703-305-0040 for After Final communications.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is 703-305-3900.

CG

Nov 27, 2007


FRANTZY POINVIL
PRIMARY EXAMINER
